

**IN THE UNITED STATES  
PATENT AND TRADEMARK OFFICE**

Application No. : 10/790,895                      Confirmation No. 2673  
Applicant: : Mikhail Lotvin  
Filed : March 2, 2004  
Group Art Unit : 3625  
Examiner : Adam L. Levine  
Docket No. : 14067.0227

Title : Methods and Systems for Electronic Transactions

Mail Stop RCE  
Commissioner for Patents  
PO Box 1450  
Alexandria, Virginia 22313-1450

**AMENDMENT**

Sir:

In response to the Final Office Action of March 2, 2010, please amend the above-identified application as follows.

**Amendments to the Specification** begin on page 2 of this paper.

**Amendments to the Claims** begin on page 3 of this paper.

**Remarks** begin on page 9 of this paper.